

BUSINESS

BAYSIDE

Experience Ayers Creek from water level

BY TONY RUSSO
STAFF WRITER

BERLIN – For locals and visitors alike, the opportunities to do more with the weekends than lay on the beach continue to multiply. On the heels of a very successful Delmarva Birding Weekend, word is beginning to spread about off-the-beaten-path trips worth taking.

This was never news to Stephen and Suzy Taylor. After work took them away from the area for 10 years, the couple returned and recently opened Ayers Creek Adventures less than 100 feet from the house in which Stephen was born.

Having been involved with the environment for all of his professional career, working in Washington, D.C. for the Environmental Protection Agency, as the first executive director of the Maryland Coastal Bays Program, and then as a water management consultant at a non-profit in New Jersey, Stephen is completely in his element.

As a career IT professional, Suzy had to relegate her out-



TONY RUSSO/BAYSIDE GAZETTE

Suzy and Stephen Taylor, owners of Ayers Creek Adventures, are happy to be back on the banks of Ayers Creek running their kayak tour and rental business.

door involvement to days off and is ecstatic to be able to be engaged with the wilderness on a full-time basis. "I couldn't be happier," she said.

Standing on the banks of

Ayers Creek, it's easy to see why. The primary launch is just near the bridge where Assateague Road crosses the creek. It's on a slight bend allowing views both

into the wooded and marshy

areas of the immediate vicinity.

The planned tours Ayers Creek Adventures offers take advantage of both opportunities. The forested tour takes

AYERS CREEK ADVENTURES

Where: 8628 Gray Fox Lane, Berlin

Contact: 888-602-6288,
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patrons north where the creek gives paddlers access to a wide diversity of wildlife. During the birding weekend, this was preferred by people who wanted to see more than the waterfowl found in the wetlands of the south.

But the wetland tour has its own adherents, primarily because it offers a unique perspective of the marshlands as well as the opportunity to see the sunset as it can only be seen from the water. One thing that the primary tours have in common is they make people want to take the other one to fill out their Ayers Creek experience.

That's not to say that the tours are limited to the creek. There are a variety of tours for all levels of kayakers, from the 1-2 hour tours to six hours or more. Suzy said that for some patrons who wish to paddle

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FINANCIAL ADVICE

Why diversify?



By Chip Gordy

Just about every investment has some type of risk connected with it. The stock market goes up and goes down. A rise in interest rates can cause a fall in the bond market. What about real estate? Too much supply and not enough demand can affect even our most important investment – our primary homes. No matter what you decide to invest your

money in, risk is something you must think about, and proper diversification may help minimize this risk.

A simple example of diversification goes like this: At a particular resort the entire economy consists of two companies: one that sells umbrellas and another that sells sunscreen. If a portfolio is completely invested in the company that sells umbrellas, it will have strong performance during the rainy season, but poor performance when the weather is sunny. The opposite happens if the portfolio is only invested in the sunscreen company, the alternative investment: the portfolio will have a better performance when the sun is out, but will go down when

it's cloudy. To minimize the weather-dependent risk in this portfolio, the investment should be split between the companies. With this diversified portfolio, returns should be good no matter what the weather conditions are, rather than alternating between sunny and rainy.

One of the keys to being a successful investor is managing risk while having the potential for sufficient returns on your investments. One of the most effective ways to help manage your investment risk is to diversify. Like the example above, diversification is an investment strategy aimed at managing risk by spreading your money across a variety of investments such as stocks, bonds, real estate, and cash alternatives.

Similarly, the power of diversification may help smooth the bumpy ride that just about every portfolio can have over time. As one investment increases, it may offset the decreases in another. This may allow your portfolio to ride out market ebbs and flows, while providing a more steady performance under various economic conditions. By reducing the impact of market ups and downs, diversification can go far in improving your comfort level with investing.

Diversification is one of the main reasons why mutual funds are so attractive for both experienced and green-horn investors. Many non-institutional investors have a

limited investment budget and may find it a challenge to construct a portfolio that is diversified well enough, let alone have the time to actually monitor it.

Using a small initial investment, you can purchase shares in a diversified portfolio of stocks, bonds, REITS, or many other investment vehicles, depending on the objectives of the fund. You also (usually) get specialized investment selection in the portfolio.

Whether you are investing in mutual funds or are putting together your own combination of stocks, bonds, and other investment instruments, it is a good idea to keep in mind the importance of this concept. Diversification does not eliminate or guarantee against the risk of investment loss; it is a method used to help manage investment risk. The value of stocks, bonds, and mutual funds always fluctuate with market conditions. But diversification, when used correctly, can help protect your investments from fluctuating too much.

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BUSINESS BRIEFS

TCBY JOINS OC FACTORY OUTLETS

Ocean City Factory Outlets and the Cordish Co. announced the leasing of a 1,500 square foot store to TCBY, The Country's Best Yogurt. Since 1981, TCBY has been known for innovative yogurt flavors and exciting new products and now has more than 800 locations both in the U.S. and internationally.

This TCBY will mark franchisee Moe Salem's third location in the Ocean City area. The outlet shop is scheduled for opening by the first week of May 2010.

BB&T PARTY AT THE PINES

BB&T, in coordination with Atlantic General Hospital and Health System and Shore Stop, will host a community fun day at its Ocean Pines financial center on Friday, April 30 from 9 a.m. to 5 p.m.

The No. 33 BB&T Chevrolet Impala driven by Richard Childress Racing's Clint Bowyer in the NASCAR Sprint Cup Series will be on display and BB&T will have racing-themed giveaways.

WELLNESS BENEFIT

Fundraising event to benefit the Wellness Community-Delmarva will take place at Planet Maze in Ocean City 5 p.m. on Friday, April 30, and is presented by Laura McCray and Tammy Patrick-Cebula. Call 410-524-4FUN for tickets.

PAY YOUR BILLS WORKSHOP

Pay Your Bills Without Going Broke: A practical look at money in today's tough financial times 6-7:30 p.m. Wednesday, May 5, at Worcester Youth and Family Counseling Services downtown Berlin office, 124 North Main St. Free and open to the public.

Provided by Worcester Youth and Family Counseling Services. For information, call 410-641-4598 or visit www.gowoyo.org.

OPA selects contractor for Yacht Club project

OCEAN PINES – The Ocean Pines Association board of directors was recently briefed on the results of the Ocean Pines Yacht Club renovation bids.

The Ten-Year Plan Major Facility Task Force reviewed bid results for design-build renovations from nine bidders who submitted proposals. From those nine, three bidders were selected for final consideration.

At a special meeting of the board of directors on April 23, the board accepted the Task Force Recommendation to select Lehman Construction Services Inc. as the contractor for the projects.

Should the board decide on a major rehabilitation of the Yacht Club the board

members expect this decision to be the subject to a referendum vote of the Ocean Pines Association homeowners planned for summer 2010. In selecting Lehman, the board has tasked the company to move forward in concert with the Task Force along three separate paths.

First, the team will continue to refine and develop the plans and costs to conduct a major rehabilitation of the Ocean Pines Yacht Club.

Second, based on preliminary budget numbers, the OPA has asked Lehman to provide a concept plan with firm costs for a complete tear down and rebuild of the Yacht Club.

Finally, the team will refine the scope of

the rehabilitation to do the absolute minimum to the Yacht Club. The minimum scope will list additional investments in the old building even if the referendum proposal fails.

"In discussing timelines for the project," board president Bill Rakow said, "we will be making every effort to include the referendum question in this summer's election ballots."

"The studies planned will give our association members a clear vision of costs, options, and required repairs necessary to maintain the assets of Ocean Pines," Rakow added.

Progress updates will be posted at www.oceanpines.org.

Ocean Pines to explore golf management options

OCEAN PINES – The Ocean Pines board of directors recently appointed a Golf Advisory Committee to assist the organization with policy setting for golf operations.

One of the first projects to be undertaken is the review of golf management options that include in-house and outside management proposals.

"Coast to coast, golf courses are experiencing an oversupply of golf options and

limited demand of golf enthusiasts," said OPA president Bill Rakow.

"The board understands that the long-term success of the Ocean Pines golf program will rely on maintaining a high quality facility and maximizing efficiencies.

"Evaluating options for managing the course is a great first step in improving the golf experience at Ocean Pines Golf and Country Club."

Throughout the next several months, the committee will review current operations, evaluate proposals and courses operated by successful golf management companies and visit several courses being managed by golf management groups.

The OPA Golf Advisory Committee includes Tim Halligan, chair person, Susan Petito, Joe Lynch, Mary McCarthy, Jim Phipps, Bill Hickey, Frank Ruffo, Bob Kessler, and Jim Rebel.

Ayers Creek

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to Assateague but not paddle back, they have a van that will pick the people up at the end of the day and return them to the launch.

Because they have such a wide range of customer ages and abilities — "We've had an age range from 8-80," Suzy said — Ayers Creek Adventures has a special launch pad that people can use and avoid getting their feet wet when launching.

The apparatus has two horizontal floating legs to accommodate the kayak and a bar across for people to steady themselves as they board. It allows kayakers to get in and out of the boats easily, which is especially good for novices.

Making the first few trips enjoyable and helping people to connect with the kayaking culture is only part of what Ayers Creek Adventures does. They also rent out the crafts to cater not only to the avid kayaker but also to people who are still getting a taste for the activity and want to start exploring on their own.

In addition to the Ayers Creek tours, the couple also works with the Fager hotel properties in Ocean City taking hotel guests on tours.

In the immediate future they expect to begin offering "Moonlight Paddles," during the days surrounding the full moon. The plan is to take a nighttime cruise, returning to the Ayers Creek Adventures property afterwards for hors d'oeuvres catered by The Shark restaurant and wine from the Fenwick Wine Cellars.

For information and to book tours, visit www.ayerscreekadventures.com.

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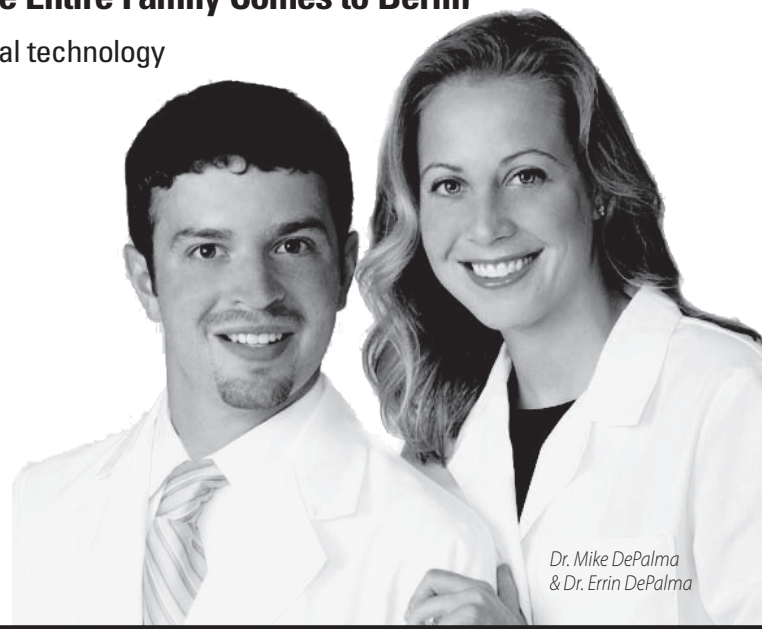
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